

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 11-44423-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hicham Zahoui
24 Nunda Ave
Jersey City, NJ 07304

Social Security No.:
xxx-xx-2357

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 6, 2017

JAN: dmc

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Hicham Zahoui
 Debtor

Case No. 11-44423-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Mar 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2017.

db	+Hicham Zahoui, 24 Nunda Ave, Jersey City, NJ 07304-1309
cr	+Bank of America, N.A., Phelan, Hallinan & Schmieg PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+Bank of America, N.A., successor by merger to BAC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
512940640	+Bank of America, N.A., Mail Stop: TX2-982-03-03, 7105 Corporate Drive, Mail Stop: PTX-C-35, Plano, TX 75024-4100
512578568	+Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
512749483	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
512578569	+PNC Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
512578570	+PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
512942321	+PNC Bank, National Association, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
512578571	+Zucker, Goldberg, Acherman, LLC, 200 Sheffield St. Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2017 23:22:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 06 2017 23:22:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC MORTGAGE, A DIVISION OF PNC BANK, N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2017 at the address(es) listed below:

Andrew L. Spivack	on behalf of Creditor	Bank of America, N.A. nj.bkecf@fedphe.com
Brian C. Nicholas	on behalf of Creditor	PNC Mortgage, a division of PNC Bank National Association bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor	PNC Bank, National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Evelyn Akushie-Onyeani	on behalf of Debtor	Hicham Zahoui evelyn@onyeanilaw.com
Jennifer R. Gorchow	on behalf of Creditor	Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP fka Countrywide Home Loans Servicing LP nj.bkecf@fedphe.com
Marie-Ann Greenberg	magecf@magtrustee.com	

TOTAL: 6